



## What Can I Do if I Get a Medical Bill?

**If you have no health insurance, ask these questions:**

- **Look at the bill. Did you get those services?**

Call the provider to find out what the bill is for if you think you did not get the services in the bill or if the bill is unclear. You have the right to ask for a detailed bill that lists all the services you got and the dates you got them.



- **Have you applied for Medi-Cal?**

You may be eligible for Medi-Cal coverage even if you are working. If you have children, they may be eligible for Medi-Cal. Call 800-880-5305 to get an application.

Medi-Cal may pay for services that you got within the last three months. For example, if you went to the hospital in March, you could apply by the end of June to get the coverage. But do not wait to apply. Ask for “retroactive coverage” when you apply for Medi-Cal to have Medi-Cal pay those bills. Give your Medi-Cal worker a copy of the bills. After you apply for Medi-Cal, call the number on the bill and tell them your Medi-Cal is pending.

- **Are you eligible for your county medical services program?**

County residents who have no other way to pay for health care may be able to get services through their county medical services program. If you were not told about your county program, ask the hospital or clinic that is sending you a bill why you were not screened for the county medical services program. You can also contact your county health department.

Please turn the page for more information ►

- **Did you recently lose insurance through an employer?**  
You might be able to get COBRA coverage. COBRA lets you keep your health insurance after you leave a job or after you lose insurance you had through your spouse's job. Check with your last employer to see whether you can still choose COBRA coverage. You will have to pay the health insurance premiums if you can get COBRA coverage. COBRA premiums are high but may be less money than paying a large medical bill.
- **Could you be eligible for charity care?**  
If the bill is from a hospital, call the hospital and ask if you can apply for charity care. Some hospitals have charity care programs that help patients who cannot afford to pay their hospital bills. Do this right away! It will be too late to apply for charity care if the hospital sends your bill to a collection agency.
- **Is the bill from a hospital?**  
There are new limits on how much hospitals can charge and how they can collect money. Look at our issue brief, "New Limitations on Hospital Billing & Collections," for more information.
- **Were you hurt on the job or while you were doing something for your work?**  
You should talk to your employer about making a Worker's Compensation claim. Worker's Compensation pays for medical care to treat injuries that happen while you are doing something for your employer. The bar association where you live may be able to give you a referral to a Worker's Compensation attorney.
- **Is the medical bill from injuries caused by someone else?**  
Be sure to talk to a lawyer who does "personal injury" cases. You may have a right to get money from the person who injured you. The bar association where you live may be able to give you a referral to a private attorney.

Call us if you need help.

**Health Rights Hotline**  
519 12th Street, Sacramento, CA 95814  
1-888-354-4474  
[www.healthconsumer.org](http://www.healthconsumer.org)